

In re:  
Francis A. Adetola  
Mary O. Adetola  
Debtors

Case No. 19-14307-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: May 08, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Francis A. Adetola, Mary O. Adetola, 5941 A Street, Philadelphia, PA 19120-2003

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2024                          Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
DANIEL P. JONES	on behalf of Creditor U.S. Bank National Association et., al. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor Land Home Financial Services Inc., as servicer for Magerick LLC bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Magerick LLC bkgroup@kmllawgroup.com
KARINA VELTER	on behalf of Creditor Wells Fargo Bank N.A. karina.velter@powerskirk.com bankruptcy@powerskirk.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Nissan Motor Acceptance Company LLC f/k/a Nissan Motor Acceptance Corporation  
kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

MICHAEL D. SAYLES

on behalf of Joint Debtor Mary O. Adetola midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL D. SAYLES

on behalf of Debtor Francis A. Adetola midusal@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Magerick LLC mfarrington@kmllawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee mimcgowan@raslg.com

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 15

Francis A. Adetola Mary O. Adetola	<u>Debtor(s)</u>	CHAPTER 13
Magerick LLC	<u>Movant</u>	NO. 19-14307 AMC
vs.		
Francis A. Adetola Mary O. Adetola	<u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of April 1, 2024, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$6,262.74**. Post-petition payments received after April 1, 2024 will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments: April 2023 through April 2024 in the amount of \$470.34/month  
Late charges assessed: April 2023 through March 2024 in the amount of \$16.03/month  
Suspense Balance: (\$44.04)  
**Total Post-Petition Arrears      \$6,262.74**

2. Debtor shall cure said arrearages in the following manner:  
a). Within fourteen (14) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$6,262.74**.  
b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$6,262.74** along with the pre-petition arrears;  
c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due May 2024 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$470.34 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.  
Date: April 4, 2024

/s/ Michael P. Farrington, Esquire  
Michael P. Farrington, Esquire  
Attorney for Movant

April 25, 2024  
Date: \_\_\_\_\_

*Michael D. Sayles*

Michael D. Sayles Esq.  
Attorney for Debtor(s)  
No Objection - Without Prejudice to Any Trustee  
Rights or Remedies  
/s/ LeeAne O. Huggins  
Kenneth E. West Esq.  
Chapter 13 Trustee

Date: April 30, 2024

Approved by the Court this 8<sup>th</sup> day of May, 2024. However, the court retains discretion regarding entry of any further order.

*Ashely M. Chan*  
Bankruptcy Judge  
Ashely M. Chan

